

In re Mayur Patel

Case No. 15-11648

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B.", a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "I", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Creditors, Duties and Debts.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE TOR | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT UNLIQUIDATED DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | | UNSECURED PORTION, IF ANY |
|--|-------------|--|--|--|-------------------|---------------------------------|
| | | | | | | |
| Account No. xxxxxx7780 | J | Mortgage 427 Midland Avenue, Wayne, PA 19087-4303 | | | | |
| Chase Bank P.O. Box 24696 Columbus, OH 43224 | | Value \$ 751,000.00 | | | 599,914.90 | 0.00 |
| Account No. | | | | | | |
| | | Value \$ | | | | |
| Account No. | | | | | | |
| | | Value \$ | | | | |
| Account No. | | | | | | |
| | | Value \$ | | | | |
| 0 continuation sheets attached | | Subtotal (Total of this page) | | 599,914.90 | 0.00 | |
| | | Total (Report on Summary of Schedules) | | 599,914.90 | 0.00 | |

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Case No. **15-11648**

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEB TOR | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | AMOUNT OF CLAIM | | |
|---|--------------|------------------------------------|--|--|--------------|-------------------|
| | | | | CONTINGENT | UNLIQUIDATED | DISPUTED |
| Account No. | | | | | | |
| Capital One P.O Box 21887 Eagan, MN 55121 | J | | 5/2010 Unsecured loan for Purchase of 6 S. Strawberry Street, Apt 1, Philadelphia, PA 19106 | | | |
| | | | | | | 191,000.00 |
| Account No. xxxx-xxxx-xxxx-8104 | | | | | | |
| Chase P.O. Box 15123 Wilmington, DE 19850 | H | | 3/18/15 Various Credit Card Purchases | | | |
| | | | | | | 8,413.40 |
| Account No. 6504 | | | | | | |
| Citi Cards Processing Center Des Moines, IA 50363-0005 | - | | 10/9/14 Various Credit Card Purchases | | | |
| | | | | | | 2,036.25 |
| Account No. | | | | | | |
| Community Bank 5010 Hardy Street Hattiesburg, MS 39402 | X H | | 3/26/2004 Guarantee for Loan to SJM Investments | X | X | |
| | | | | | | 599,046.67 |
| 2 continuation sheets attached | | | | Subtotal (Total of this page) | | 800,496.32 |

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR H W J C | Husband, Wife, Joint, or Community | | | | | AMOUNT OF CLAIM |
|---|------------------------------|---|----------------------------------|--------------|----------|--|---------------------|
| | | | CONTINGENT | UNLIQUIDATED | DISPUTED | | |
| Account No. | | | | | | | |
| Community Bank 3537 Sangani Boulevard Diberville, MS 39540 | X H | 5/9/2007 Guarantee for Loan to SJMR Investments, LLC | X | X | | | 1,910,735.29 |
| Account No. xxx-xxxxxx0-000 | | | | | | | |
| DirectCapital 155 Commerce Way Portsmouth, NH 03801 | X H | 5/2013 Guarantee for Loan to SJM Fuels LLC | X | X | | | 84,639.36 |
| Account No. xxx-xxxxxx4-000 | | | | | | | |
| DirectCapital 155 Commerce Way Portsmouth, NH 03801 | X H | 5/2013 Guarantee for Loan to Bryn Mawr Coffee LLC | X | X | | | 45,010.40 |
| Account No. xxx-xxxxxx0-000 | | | | | | | |
| DirectCapital 155 Commerce Way Portsmouth, NH 03801 | X H | 5/2013 Guarantee for Loan to Bryn Mawr Coffee LLC | X | X | | | 24,142.44 |
| Account No. xxx-xxxxxx7-000 | | | | | | | |
| DirectCapital 155 Commerce Way Portsmouth, NH 03801 | X H | 11/2012 Guarantee for Loan to Wayne Donuts, LLC | X | X | | | 67,781.61 |
| Sheet no. <u>1</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | | <u>2,132,309.10</u> |

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE DEBTOR | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | AMOUNT OF CLAIM | | |
|---|----------------|------------------------------------|---|---|--------------|---------------------|
| | | | | CONTINGENT | UNLIQUIDATED | DISPUTED |
| Account No. xxxxx-x1093 | | H | 1/8/15 Utilities | | | |
| PECO PECO Bankruptcy Group 2301 Market Street, S4-2 Philadelphia, PA 19103 | | H | | | | |
| Account No. | | X H | 6/16/2004 Guarantee for Loan to SJM Investments | X | X | |
| Small Business Admin 409 3rd Street Washington, DC 20416 | | | | | | |
| Account No. | | X H | Alleged Damages for Breach of Lease | X | X | X |
| Toroni Real Estate Partnership 235 Waterloo Avenue Berwyn, PA 19312 | | | | | | |
| Account No. | | | | | | |
| Account No. | | | | | | |
| Sheet no. <u>2</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | Subtotal (Total of this page) | | 415,899.90 |
| | | | | Total (Report on Summary of Schedules) | | 3,348,705.32 |